

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		09982274
	Filing Date		2001-10-17
	First Named Inventor	Ryan Lance LEVIN et al	
	Art Unit	3626	
	Examiner Name	Dilek B. Cobanoglu	
	Attorney Docket Number	7802-A08-003	

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1	Rintelman, Mary Jane, "Choice and cost-savings", Credit Union Management, Vol. 19, No. 7, pp. 48, 50. July 1996	<input type="checkbox"/>
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9	"Absenteeism Control"; Cole, Thomas C. et al; Management Decision; London: 1992. Vol 20, Iss. 2; pg. 12 (AC)	<input type="checkbox"/>
10	Saleem, Haneefa: "Health Spending Accounts"; December 19, 2003; posted online at <a href="http://www.bls.gov/opub/cwc/print/cm20031022ar01p1.htm">http://www.bls.gov/opub/cwc/print/cm20031022ar01p1.htm</a>	<input type="checkbox"/>
11	Insure.com; "The lowdown on life insurance medical exams"; June 28, 2006; Imaged from the Internet Archive Waybackmachine on May 10, 2006 at <a href="http://web.archive.org/web/20060628231712/http://articles.moneycentral.msn.com/Insurance/Insureyourlife/thelowdownonlifeinsurancwemedicalexams.aspx">http://web.archive.org/web/20060628231712/http://articles.moneycentral.msn.com/Insurance/Insureyourlife/thelowdownonlifeinsurancwemedicalexams.aspx</a>	<input type="checkbox"/>

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12	definition of insurance, New Penguin Business Dictionary, Retrieved October 26, 2008 from <a href="http://www.credoreference.com/entry/6892512/">http://www.credoreference.com/entry/6892512/</a>	<input type="checkbox"/>
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☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

**OR**

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

**SIGNATURE**

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Paul D. Bianco/	Date (YYYY-MM-DD)	2011-12-06
Name/Print	Paul D. Bianco	Registration Number	43,500

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